

DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU

LRB-2862/2dn

TJD:jld:ph

January 25, 2012

To Fred Ludwig:

Please review this version of the draft to ensure it complies with your intent. The most recent commenter on the draft is correct that penalties under s. 601.41, and also s. 601.64, would apply to the readability requirements. I did not add an explicit reference to s. 601.41 as requested because I believe it creates the inference that those sections do not generally apply to all insurance provisions, which they do. I also wonder if a reference only to s. 601.41 would limit the penalties to that provision even if other penalties would apply, such as those under s. 601.64.

The commenter also referred to federal independent review standards. This draft does not address that issue as it seems beyond the current scope of the draft. If you would like this issue addressed, I will need further, more specific instructions.

Should you have any questions or redraft instructions, please contact me.

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